

Health care affordability for California workers and consumers

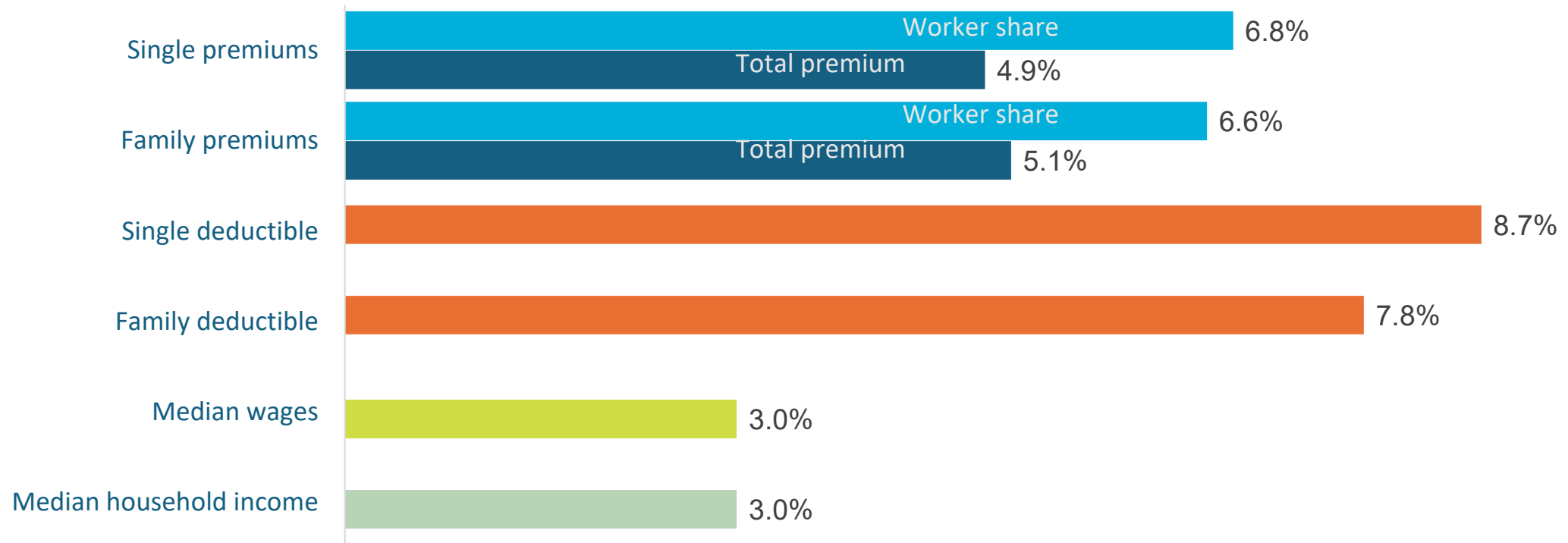
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Health Care Program Director

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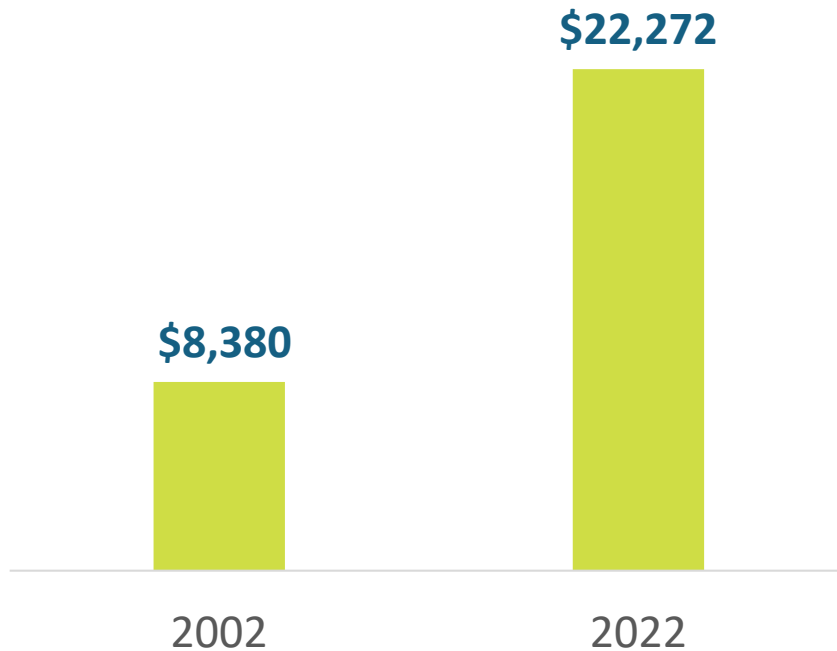
Premiums and deductibles have grown faster than wages and incomes

Average annual growth rates for premiums and deductibles for private-sector workers; median wages; and median household income in California, 2002-2022



Faster growth in premiums adds up over 20 years

Family premiums for private-sector workers, 2002 and 2022

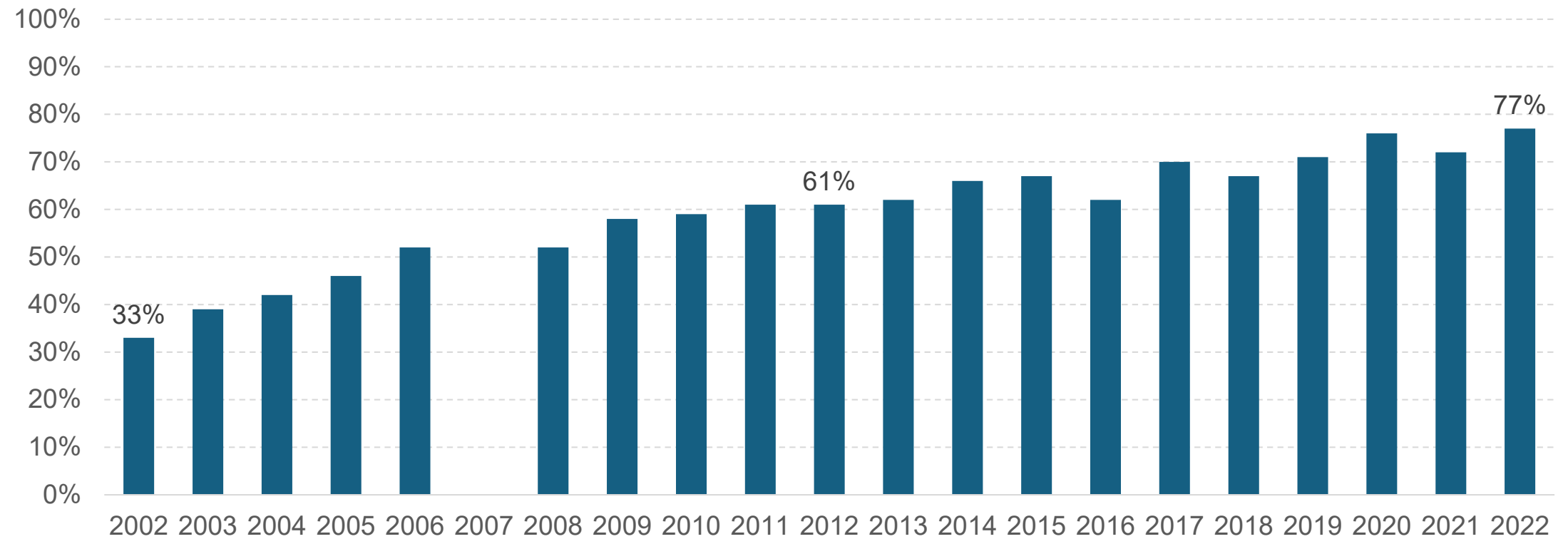


Premiums were 2.7 times higher in 2022 than in 2002

California median wages and median household income were 1.8 times higher in 2022 than in 2002

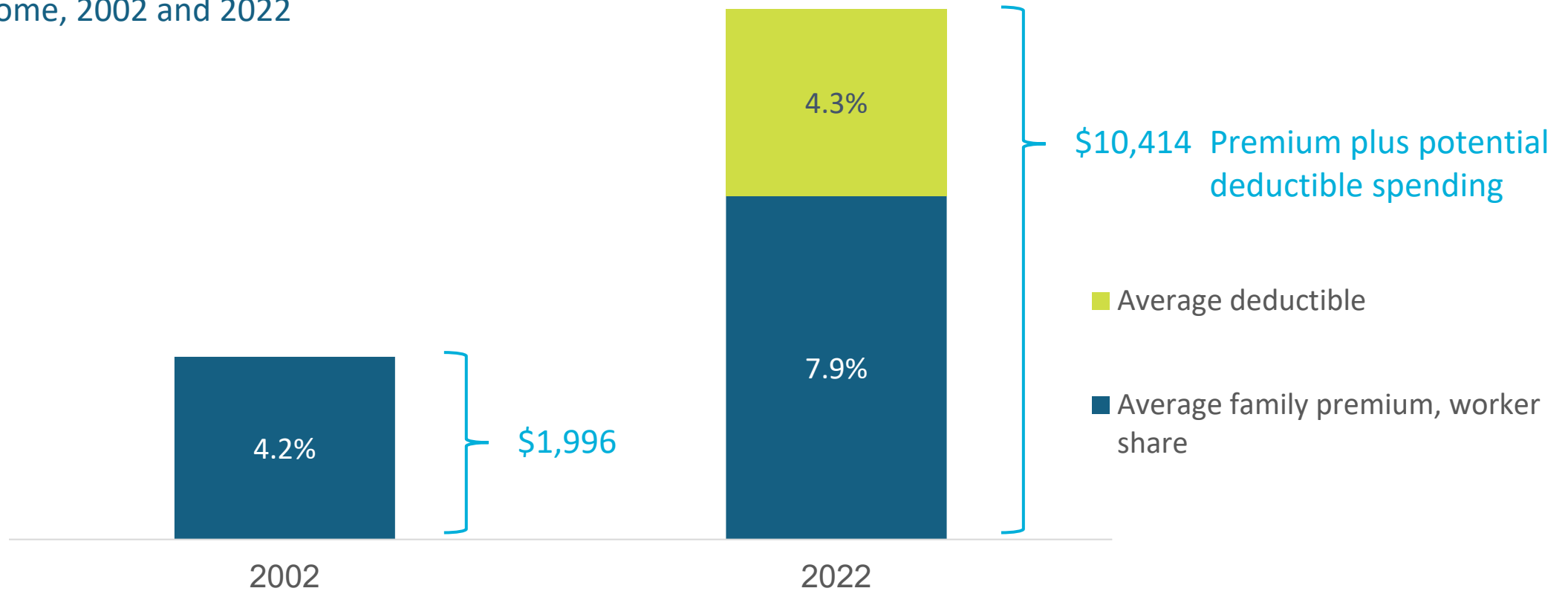
Deductibles are increasingly common

Share of private-sector workers enrolled in coverage with deductibles in California, 2002-2022

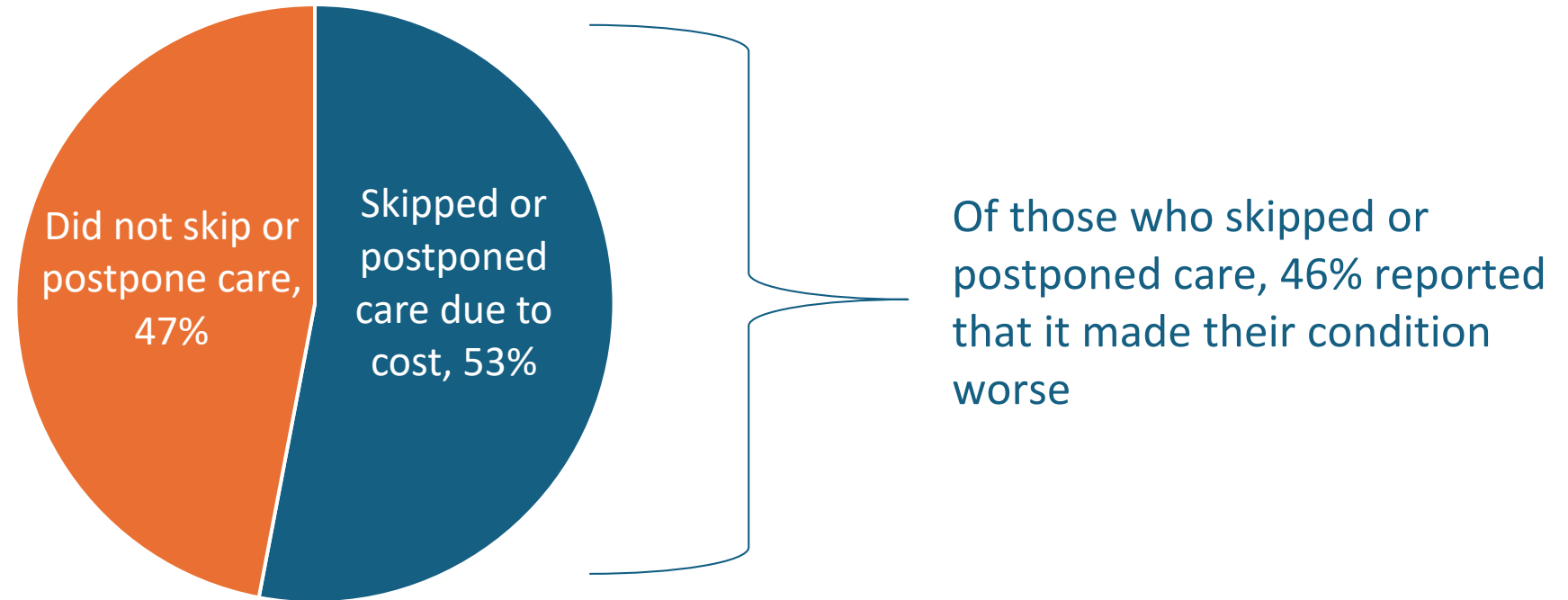


Health care takes up an increasing share of household budgets

Typical private-sector family coverage premium and potential deductible spending as a share of median household income, 2002 and 2022

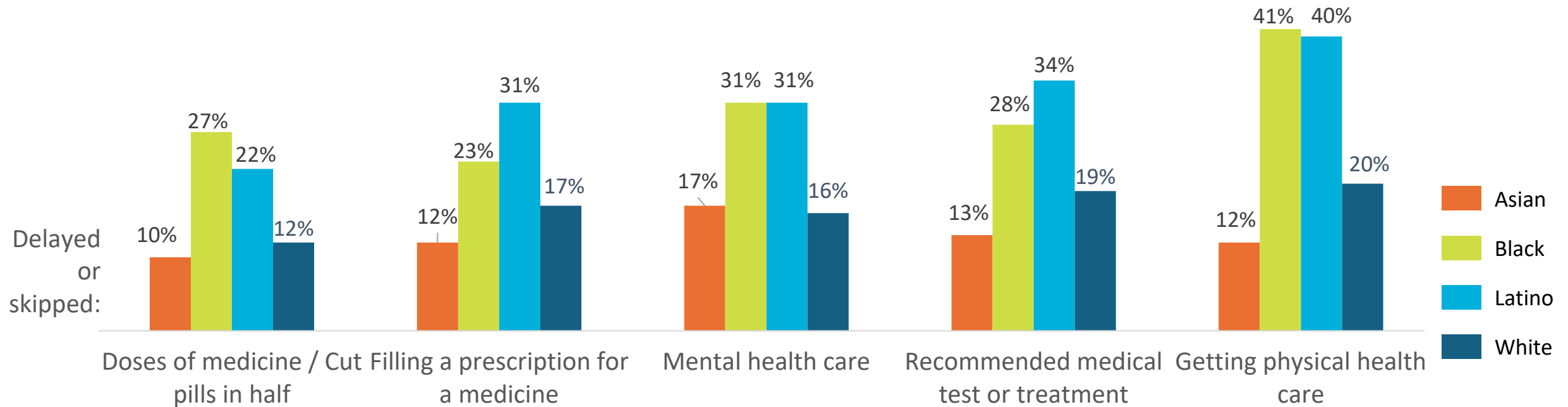


More than half of Californians delay or skip care due to cost, making conditions worse

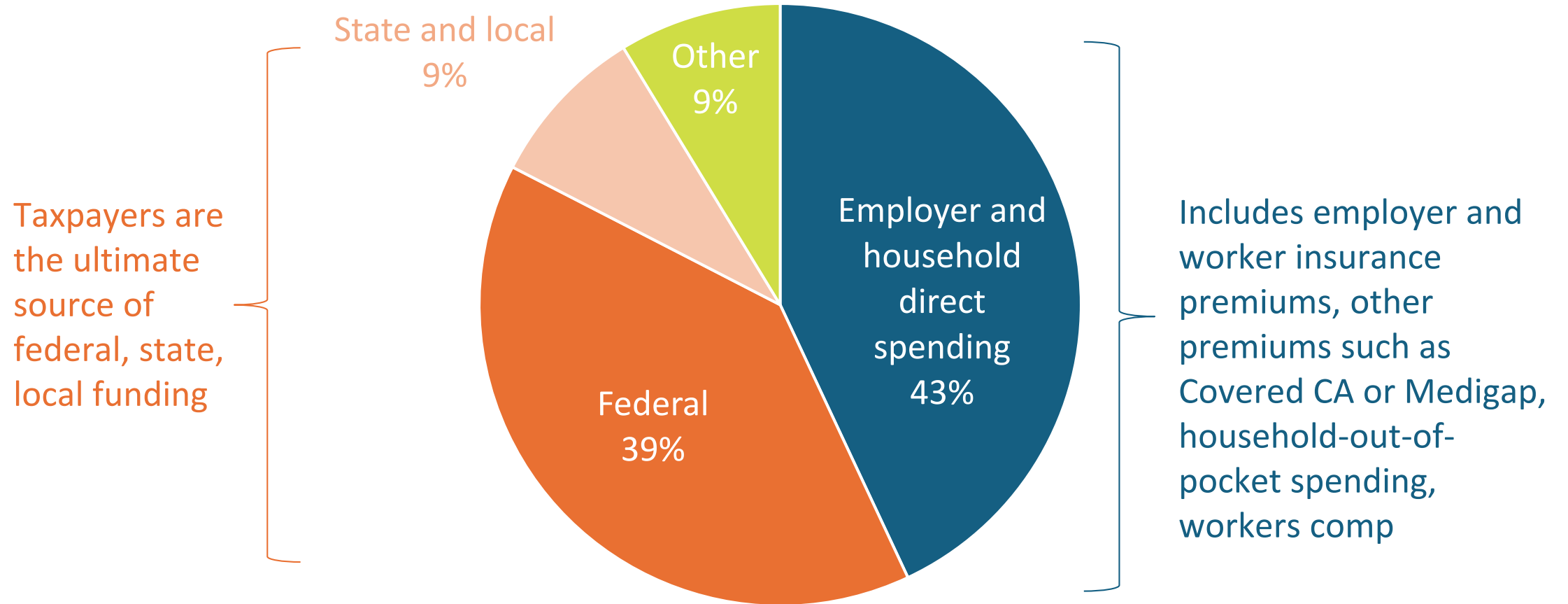


Delays in care due to cost are most common for Latino and Black Californians

Share of California adults reporting that they or a family member skipped or delayed the following in the past 12 months due to cost, by race/ethnicity (2022)



Who paid total CA health expenditures? (2022)



Contact

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Recent report:

Miranda Dietz and Laurel Lucia, *Measuring Consumer Affordability is Integral to Achieving the Goals of the California Office of Health Care Affordability*, UC Berkeley Labor Center, January 2024.

<https://laborcenter.berkeley.edu/measuring-consumer-affordability/>